

<i>SERFF Tracking Number:</i>	<i>TRVD-125581096</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>NIPPONKOA Insurance Company Ltd.,(U.S.Branch), ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-03-0043-F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Commercial Multi Peril - Terrorism</i>		
<i>Project Name/Number:</i>	<i>Commercial Multi Peril - Terrorism/2008-03-0043-F</i>		

Filing at a Glance

Companies: NIPPONKOA Insurance Company Ltd.,(U.S.Branch), The Charter Oak Fire Insurance Company, The Phoenix Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut, Travelers Property Casualty Company of America

Product Name: Commercial Multi Peril - Terrorism SERFF Tr Num: TRVD-125581096 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 05.0003 Commercial Package Co Tr Num: 2008-03-0043-F State Status: Fees verified and received

Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Margaret Salsbury, Tia Slivinsky	Disposition Date: 04/10/2008
	Date Submitted: 03/27/2008	Disposition Status: Approved

Effective Date Requested (New): 12/26/2007	Effective Date (New): 12/26/2007
Effective Date Requested (Renewal): 12/26/2007	Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: Commercial Multi Peril - Terrorism
Project Number: 2008-03-0043-F

Status of Filing in Domicile: Authorized
Domicile Status Comments: Authorized in CT, Pending in NY

Reference Organization: N/A
Reference Title: N/A

Reference Number: N/A
Advisory Org. Circular: N/A

Filing Status Changed: 04/10/2008

State Status Changed: 04/03/2008

Deemer Date:

Corresponding Filing Tracking Number: N/A

<i>SERFF Tracking Number:</i>	<i>TRVD-125581096</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>NIPPONKOA Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
	<i>Ltd.,(U.S.Branch), ...</i>		
<i>Company Tracking Number:</i>	<i>2008-03-0043-F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI:</i>		<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril - Terrorism</i>		
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Filing Description:

In compliance with the insurance laws and regulations in your state we respectfully submit the enclosed material for your consideration.

The purpose of this submission is to place on file the enclosed revised endorsements developed in conjunction with the terms and conditions of the Terrorism Risk Insurance Program Reauthorization Act of 2007.

Also enclosed please find our Disclosure Notices which have been included for informational purposes. For a detailed explanation of our forms please refer to the enclosed forms transmittal supplement.

In addition we wish to withdraw the following forms: IL T3 70 01 06, IL T3 71 01 06, IL T3 72 01 06, IL T3 73 01 06, IL T3 87 01 06 and IL T3 88 01 06.

Your acknowledgment of this filing to be effective December 26, 2007 will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Margaret Salsbury, Senior Regulatory Analyst	MSALSBUR@travelers.com
One Tower Square	(860) 277-6470 [Phone]
Hartford, CT 06183	(860) 954-0580[FAX]

Filing Company Information

NIPPONKOA Insurance Company	CoCode: 27073	State of Domicile: New York
Ltd.,(U.S.Branch)		
One Tower Square	Group Code: 2558	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 98-0032627	

<i>SERFF Tracking Number:</i>	<i>TRVD-125581096</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Ltd.,(U.S.Branch), ...</i>		
<i>Company Tracking Number:</i>	<i>2008-03-0043-F</i>		
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	<i>Liability</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril - Terrorism</i>		
<i>Project Name/Number:</i>	<i>Commercial Multi Peril - Terrorism/2008-03-0043-F</i>		

The Charter Oak Fire Insurance Company	CoCode: 25615	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0291290	

The Phoenix Insurance Company	CoCode: 25623	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0303275	

The Travelers Indemnity Company	CoCode: 25658	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0566050	

The Travelers Indemnity Company of America	CoCode: 25666	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 01683	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 58-6020487	

The Travelers Indemnity Company Of Connecticut	CoCode: 25682	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0336212	

Travelers Property Casualty Company of America	CoCode: 25674	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 36-2719165	

SERFF Tracking Number: TRVD-125581096 State: Arkansas

First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
 Ltd.,(U.S.Branch), ...

Company Tracking Number: 2008-03-0043-F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability

Product Name: Commercial Multi Peril - Terrorism

Project Name/Number: Commercial Multi Peril - Terrorism/2008-03-0043-F

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: flat fee

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
NIPPONKOA Insurance Company Ltd.,(U.S.Branch)	\$50.00	03/27/2008	19023233
The Charter Oak Fire Insurance Company	\$0.00	03/27/2008	
The Phoenix Insurance Company	\$0.00	03/27/2008	
The Travelers Indemnity Company	\$0.00	03/27/2008	
The Travelers Indemnity Company of America	\$0.00	03/27/2008	
The Travelers Indemnity Company Of Connecticut	\$0.00	03/27/2008	
Travelers Property Casualty Company of America	\$0.00	03/27/2008	

SERFF Tracking Number: TRVD-125581096 *State:* Arkansas
First Filing Company: NIPPONKOA Insurance Company *State Tracking Number:* EFT \$50
Ltd.,(U.S.Branch), ...
Company Tracking Number: 2008-03-0043-F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Commercial Multi Peril - Terrorism
Project Name/Number: Commercial Multi Peril - Terrorism/2008-03-0043-F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/10/2008	04/10/2008

SERFF Tracking Number: TRVD-125581096 State: Arkansas
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Disposition

Disposition Date: 04/10/2008
Effective Date (New): 12/26/2007
Effective Date (Renewal): 12/26/2007
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability

Product Name: Commercial Multi Peril - Terrorism

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Expedited Transmittal	Approved	Yes
Form	Federal Terrorism Risk Insurance Act Disclosure	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Cap On Losses From Certified Acts of Terrorism	Approved	Yes
Form	Cap On Losses From Certified Acts of Terrorism	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Exclusion Of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses	Approved	Yes
Form	Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis)	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes

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TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability

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Form	Limited Exclusion of Acts of Terrorism (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism; Coverage For Certain Fire Losses	Withdrawn	Yes
Form	Exclusion of Acts of Biological or Chemical Terrorism; Cap On Losses From Certified Acts of Terrorism; Coverage For Certain Fire Losses	Withdrawn	Yes
Form	Exclusion of Certified Acts And Other Acts of Terrorism; Coverage For Certain Fire Losses	Withdrawn	Yes
Form	Exclusion of Certified Acts Of Terrorism And Biological Or Chemical Acts of Terrorism; Coverage For Certain Fire Losses	Withdrawn	Yes
Form	Exclusion of Certified Acts And Other Acts of Terrorism Involving Nuclear, Biological Or Chemical Terrorism; Cap On Covered Certified Acts Losses	Withdrawn	Yes
Form	Limitation Of Coverage For Certified Acts And Other Acts Of Terrorism (Sub-Limit On Annual Aggregate Basis)	Withdrawn	Yes

SERFF Tracking Number: TRVD-125581096 State: Arkansas

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 Liability

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Federal Terrorism Risk Insurance Act Disclosure	IL T3 68 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 68 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498		NAIC Form Filing Transmittal - Supplement- including Disclosure Notices.PDF .pdf Form - IL T3 68 01 08.pdf
Approved	Exclusion of Certified Acts of Terrorism	IL T3 69 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 69 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498		Form - IL T3 69 01 08 - .pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 74 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 74 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498		Form - IL T3 74 01 08 - .pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 75 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 75 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498		Form - IL T3 75 01 08 - .pdf
Approved	Cap On Losses From Certified Acts of Terrorism	IL T3 76 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 76 11 02 Previous Filing #:		Form - IL T3 76 01 08.pdf

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Liability
Product Name: Commercial Multi Peril - Terrorism
Project Name/Number: Commercial Multi Peril - Terrorism/2008-03-0043-F

				ons	2003-03-CM-447	
Approved	Cap On Losses From Certified Acts of Terrorism	IL T3 79 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 79 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - IL T3 79 01 08 - .pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 84 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 84 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - IL T3 84 01 08 - .pdf
Approved	Exclusion Of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses	IL T3 85 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 85 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - IL T3 85 01 08 - .pdf
Approved	Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis)	IL T3 86 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 86 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - IL T3 86 01 08 - .pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 95 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IL T3 95 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - IL T3 95 01 08 - .pdf

SERFF Tracking Number: TRVD-125581096 State: Arkansas

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 Ltd.,(U.S.Branch), ...

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TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
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Product Name: Commercial Multi Peril - Terrorism

Project Name/Number: Commercial Multi Peril - Terrorism/2008-03-0043-F

Approved	Terrorism Risk Insurance Act of 2002 Disclosure	BM T5 94 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 BM T5 94 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - BM T5 94 01 08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	CM T3 98 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CM T3 98 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - CM T3 98 01 08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	CP T3 81 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CP T3 81 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - CP T3 81 01 08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	DX T4 02 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 DX T4 02 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - DX T4 02 01 08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	MP T3 25 01 08	01-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 MP T3 25 01 06 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	Form - MP T3 25 01 08.pdf
Withdrawn	Limited Exclusion of Acts of Terrorism (Other Than Certified Acts of Terrorism); Cap	IL T3 70 01 06	01-2006	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498	

SERFF Tracking Number: TRVD-125581096 State: Arkansas

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TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability

Product Name: Commercial Multi Peril - Terrorism

Project Name/Number: Commercial Multi Peril - Terrorism/2008-03-0043-F

On Losses From
 Certified Acts of
 Terrorism;
 Coverage For
 Certain Fire
 Losses

Withdrawn	Exclusion of Acts of Biological or Chemical Terrorism; Cap On Losses From Certified Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 71 01 06	01-2006	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498
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Withdrawn	Exclusion of Certified Acts And Other Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 72 01 06	01-2006	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498
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Withdrawn	Exclusion of Certified Acts Of Terrorism And Biological Or Chemical Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 73 01 06	01-2006	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #: 2006-11-0104; DOI # AR-PC-06-022498
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Withdrawn	Exclusion of Certified Acts And Other Acts of Terrorism	IL T3 87 01 06	01-2006	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #: 2006-11-0104;
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	<i>Liability</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril - Terrorism</i>		
<i>Project Name/Number:</i>	<i>Commercial Multi Peril - Terrorism/2008-03-0043-F</i>		
	Involving Nuclear,	DOI # AR-PC-06-	
	Biological Or	022498	
	Chemical		
	Terrorism; Cap		
	On Covered		
	Certified Acts		
	Losses		
Withdrawn	Limitation Of	IL T3 88	01-2006
	Coverage For	01 06	Endorseme Withdrawn
	Certified Acts		nt/Amendm
	And Other Acts		ent/Condi
	Of Terrorism		ons
	(Sub-Limit On		Replaced Form #:0.00
	Annual		Previous Filing #:
	Aggregate Basis)		2006-11-0104;
			DOI # AR-PC-06-
			022498

PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR MULTIPLE FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
<ul style="list-style-type: none"> Federal Terrorism Risk Insurance Act Disclosure 	IL T3 68 01 08	IL T3 68 01 06	E-IL-O	<p>This endorsement is available for use with the Commercial General Liability, Liquor Liability, Owners and Contractors Protective Liability, Special Protective and Highway Liability Policy - New York Department of Transportation, Products/Completed Operations Liability, Railroad Protective Liability, Pollution Liability, Limited Above Ground Pollution Liability, Environmental Hazard Policy, Employee Benefits Liability, Electronic Manufacturers and Computer Services Errors and Omissions Liability, Self-Insured Excess Commercial General Liability, Self-Insured Excess Liquor Liability, Self-Insured Employee Benefits Liability, Self-Insured Excess Products/Completed Operations Liability, Commercial Excess Liability (Umbrella) and Excess (Following Form) Liability coverage parts. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of compensation for such losses and the existence of the \$100 billion cap under the Act when the charge for insured losses under the Act varies from the standard charge.</p>
<ul style="list-style-type: none"> Exclusion of Certified Acts of Terrorism 	IL T3 69 01 08	IL T3 69 01 06	E-IL-O	<p>This endorsement is available for use with the Commercial Property, Commercial Inland Marine and Boiler & Machinery lines of insurance. It is used on new and renewal policies to exclude coverage for certified acts of terrorism when a policyholder rejects such coverage. The exclusion of certified acts of terrorism does not extend to fire following such acts in those states and for those lines of business where such coverage is mandated by state statutory requirements.</p>
<ul style="list-style-type: none"> Terrorism Risk Insurance Act of 2002 Disclosure 	IL T3 74 01 08	IL T3 74 01 06	E-IL-O	<p>This endorsement is available for use with the Boiler & Machinery, Commercial Inland Marine and Commercial Property lines of insurance. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act when the charge for insured losses under the Act varies from the standard charge.</p>

PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR MULTIPLE FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
▪ Cap On Losses From Certified Acts of Terrorism	IL T3 76 01 08	IL T3 76 11 02	E-IL-O	This endorsement is available for use with the Commercial General Liability, Special Protective and Highway Liability Policy - New York Department of Transportation, Environmental Hazard, Employee Benefits Liability, Electronic Manufacturers and Computer Services Errors and Omissions Liability, Limited Above Ground Pollution Liability, Self-Insured Excess Commercial General Liability, Self-Insured Excess Liquor Liability, Self-Insured Excess Employee Benefits Liability, Self-Insured Excess Products/Completed Operations Liability, Excess (Following Form) Liability coverage parts. It is used on new and renewal policies that do not contain a terrorism exclusion. This endorsement caps the insurer's liability for insured losses under the Act to amounts as specified in the Act.
▪ Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 75 01 08	IL T3 75 01 06	E-IL-O	This endorsement is available for use with the Boiler & Machinery, Commercial Inland Marine and Commercial Property lines of insurance. It is used on new and renewal policies when coverage for insured losses under the Act is rejected by a policyholder.
▪ Cap on Losses From Certified Acts of Terrorism	IL T3 79 01 08	IL T3 79 01 06	E-IL-O	This endorsement is available for use with the Boiler & Machinery, Commercial Inland Marine and Commercial Property lines of insurance. It is used on new and renewal policies that do not contain terrorism exclusion. This endorsement caps the insurer's liability for insured losses under the Act to amounts as specified in the Act.
▪ Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 84 01 08	IL T3 84 01 06	E-IL-O	This endorsement is available for use with the Boiler & Machinery, Commercial Inland Marine and Commercial Property lines of insurance. It is used on new and renewal policies when coverage for insured losses under the Act is provided subject to a sub-limit (after full limit coverage is rejected by a policyholder). It is used to provide policyholders with the required disclosure of

PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
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<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
				the premium charged for the sub-limited coverage provided for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act.
<ul style="list-style-type: none"> Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses 	IL T3 85 01 08	IL T3 85 01 06	E-IL-O	This endorsement is available for use with the Commercial Property, Commercial Inland Marine and Boiler & Machinery lines of insurance. It is used on new and renewal policies to exclude coverage for certified acts of terrorism when such acts qualify as a nuclear, biological, chemical or radiological terrorist event (when a policyholder rejects coverage for certified acts of terrorism); and cover other acts of terrorism subject to underlying policy exclusions. The exclusion of certified acts of terrorism does not extend to fire following such acts in those states and for those lines of business where such coverage is mandated by state statutory requirements.
<ul style="list-style-type: none"> Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis) 	IL T3 86 01 08	IL T3 86 01 06	E-IL-O	This endorsement is available for use with the Commercial Property, Commercial Inland Marine and Boiler & Machinery lines of insurance. It is used on new and renewal policies to limit coverage for certified acts of terrorism by writing coverage at a sub-limit (lower limit than the limit that applies to other perils) when a policyholder rejects coverage for certified acts of terrorism. The sub-limit applies on an annual aggregate basis. The sub-limit on certified acts of terrorism does not extend to fire following such acts in those states and for those lines of business where such coverage is mandated by state statutory requirements.
<ul style="list-style-type: none"> Terrorism Risk Insurance Act of 2002 Disclosure 	IL T3 95 01 08	IL T3 95 01 06	E-IL-O	This endorsement is available for use with the Boiler & Machinery, Commercial Inland Marine and Commercial Property lines of insurance. It is used on new and renewal policies when coverage for insured losses under the Act involving a nuclear,

PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR MULTIPLE FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
▪ Terrorism Risk Insurance Act of 2002 Disclosure	BM T5 94 01 08	BM T5 94 01 06	E-BM-O	biological, chemical or radiological terrorist event is excluded (after coverage for insured losses under the Act is rejected by a policyholder). It is used to provide policyholders with the required disclosure of the premium charged for the limited coverage provided for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act.. This endorsement is available for use with the Boiler & Machinery line of business. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act.
▪ Terrorism Risk Insurance Act of 2002 Disclosure	CM T3 98 01 08	CM T3 98 01 06	E-CM-O	This endorsement is available for use with the Commercial Inland Marine line of business. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act.
▪ Terrorism Risk Insurance Act of 2002 Disclosure	CP T3 81 01 08	CP T3 81 01 06	E-PR-O	This endorsement is available for use with the Commercial Property (other than Deluxe Property) line of insurance. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act.
▪ Terrorism Risk Insurance Act of 2002 Disclosure	DX T4 02 01 08	DX T4 02 01 06	E-DX-O	This endorsement is available for use with Deluxe Property. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of compensation for such losses and the existence of the of the \$100 billion cap under the Act.
▪ Terrorism Risk Insurance Act of 2002 Disclosure	MP T3 25 01 08	MP T3 25 01 06	E-MP-O	This endorsement is available for use with the Businessowners line of business. It is used on new and renewal policies to provide policyholders with the required disclosure of the premium charged for insured losses, the Federal share of

PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR MULTIPLE FORM FILING

FORM TITLE

NEW FORM

REPLACED
FORM

TYPE OF
FORM

DESCRIPTION OF FORM

compensation for such losses and the existence of the of the
\$100 billion cap under the Act.

*: Examples below for placement.

X = Form type – D = Declarations, E= endorsement, C = Coverage Form

Y = Line of Insurance (GL, IM, BM, PR, etc.)

Z = Mandatory (M) or Optional (O)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE

This endorsement applies to the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY - NEW YORK DEPARTMENT OF
TRANSPORTATION
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
LIMITED ABOVE GROUND POLLUTION LIABILITY COVERAGE PART
ENVIRONMENTAL HAZARD POLICY
EMPLOYEE BENEFITS LIABILITY COVERAGE PART
ELECTRONIC MANUFACTURERS AND COMPUTER SERVICES ERRORS AND OMISSIONS
LIABILITY
COVERAGE FORM
SELF-INSURED EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE FORM
SELF-INSURED EXCESS LIQUOR LIABILITY COVERAGE FORM
SELF-INSURED EXCESS EMPLOYEE BENEFITS LIABILITY COVERAGE FORM
SELF-INSURED EXCESS PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM
COMMERCIAL EXCESS LIABILITY (UMBRELLA) INSURANCE
EXCESS (FOLLOWING FORM) LIABILITY INSURANCE

PROVISIONS

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(I) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses for each Coverage Part is included in the Coverage Part premium. The charge that has been included for each Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act.

- **1% of each applicable Commercial Liability Coverage premium.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
DELUXE PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART

A. The following definitions are added with respect to the provisions of this endorsement:

1. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

2. "Standard fire policy state" means the following:

- a. Under the COMMERCIAL PROPERTY COVERAGE PART and the DELUXE PROPERTY COVERAGE PART:
 - (1) California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin and US Virgin Islands; and
 - (2) New Jersey, but only with respect to commercial property policies with annual premiums of \$10,000 or less.

b. Under the COMMERCIAL INLAND MARINE COVERAGE PART:

California, Maine, Missouri, Oregon, Wisconsin and US Virgin Islands.

B. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Exception Covering Certain Fire Losses

Under the COMMERCIAL PROPERTY COVERAGE PART, DELUXE PROPERTY COVERAGE PART and COMMERCIAL INLAND MARINE COVERAGE PART, the following exception to the exclusion in Paragraph **B.** applies to direct physical loss or damage to Covered Property located in a "standard fire policy state":

If a "certified act of terrorism" results in fire, we will pay for the direct physical loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance, Deductible and Valuation applicable to the affected property. Such coverage for fire applies only to direct physical loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program

Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the Coverage Part(s) indicated by an "X" below:

	BOILER AND MACHINERY COVERAGE PART
	COMMERCIAL INLAND MARINE COVERAGE PART
	COMMERCIAL PROPERTY COVERAGE PART
	DELUXE PROPERTY COVERAGE PART
	EQUIPMENT BREAKDOWN COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible,

subject to the Program Trigger, (as defined in the Act). In no event, however, will the Federal Government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under each Coverage Part to which this endorsement applies is included in that Coverage Part premium. The charge that has been included for each Coverage Part to which this endorsement applies is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the Coverage Part(s) indicated by an "X" below:

	BOILER AND MACHINERY COVERAGE PART
	COMMERCIAL INLAND MARINE COVERAGE PART
	COMMERCIAL PROPERTY COVERAGE PART
	DELUXE PROPERTY COVERAGE PART
	EQUIPMENT BREAKDOWN COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the Program Trigger, (as defined in the Act). In no event, however, will the Federal Government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

Each Coverage Part to which this endorsement applies excludes coverage for Insured Losses*.

You have rejected our offer of coverage for Insured Losses under each Coverage Part to which this endorsement applies.

- * As required by law, a limited exception applies under the Commercial Property Coverage Part, Deluxe Property Coverage Part and Inland Marine Coverage Part for direct damage loss to covered property located in "standard fire policy states" (as defined below) caused by fire that results from an "act of terrorism". If applicable, the charge for this fire following exposure is included in your Coverage Part premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act.

"Standard fire policy states" with respect to loss caused by or resulting from an "act of terrorism" under:

- a. The Commercial Property Coverage Part and Deluxe Property Coverage Part are:

- (1) California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin and US Virgin Islands; and

- (2) New Jersey, but only with respect to commercial property policies with annual premiums of \$10,000 or less.

- b. The Commercial Inland Marine Coverage Part are:

California, Maine, Missouri, Oregon, Wisconsin and US Virgin Islands.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM - CONTRACTORS
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY - NEW YORK DEPARTMENT OF
TRANSPORTATION
ENVIRONMENTAL HAZARD POLICY
EMPLOYEE BENEFITS LIABILITY COVERAGE PART
ELECTRONIC MANUFACTURERS AND COMPUTER SERVICES ERRORS AND OMISSIONS
LIABILITY COVERAGE FORM
LIMITED ABOVE GROUND POLLUTION LIABILITY COVERAGE PART
SELF-INSURED EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE FORM
SELF-INSURED EXCESS LIQUOR LIABILITY COVERAGE FORM
SELF-INSURED EXCESS EMPLOYEE BENEFITS LIABILITY COVERAGE FORM
SELF-INSURED EXCESS PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM
EXCESS (FOLLOWING FORM) LIABILITY INSURANCE

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
DELUXE PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the Coverage Part(s) indicated by an "X" below:

	BOILER AND MACHINERY COVERAGE PART
	COMMERCIAL INLAND MARINE COVERAGE PART
	COMMERCIAL PROPERTY COVERAGE PART
	DELUXE PROPERTY COVERAGE PART
	EQUIPMENT BREAKDOWN COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the Program Trigger, (as defined in the Act). In no event, however, will the Federal Government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

Each Coverage Part to which this endorsement applies provides coverage for Insured Losses* subject to a sublimit, and excludes such losses in excess of the sublimit. You have rejected our offer of coverage that is not subject to the sublimit for Insured Losses under each Coverage Part to which this endorsement applies. The charge for this sublimited coverage for Insured Losses under each Coverage Part to which this endorsement applies is included in that Coverage Part premium. The charge that has been included for each Coverage Part to which this endorsement applies is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

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* As required by law, full coverage limits (instead of the sublimit) apply under the Commercial Property Coverage Part, Deluxe Property Coverage Part and Inland Marine Coverage Part for direct damage loss to covered property located in "standard fire policy states" (as defined below) caused by fire that results from an "act of terrorism". If applicable, the charge for this fire following exposure is included in your Coverage Part premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act.

“Standard fire policy states” with respect to loss caused by or resulting from an “act of terrorism” under:

a. The Commercial Property Coverage Part and Deluxe Property Coverage Part are:

(1) California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin and US Virgin Islands; and

(2) New Jersey, but only with respect to commercial property policies with annual premiums of \$10,000 or less.

b. The Commercial Inland Marine Coverage Part are:

California, Maine, Missouri, Oregon, Wisconsin and US Virgin Islands.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
DELUXE PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART

A. The following definitions are added with respect to the provisions of this endorsement:

1. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

2. "Standard fire policy state" means the following:

a. Under the COMMERCIAL PROPERTY COVERAGE PART and the DELUXE PROPERTY COVERAGE PART:

(1) California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin and US Virgin Islands; and

(2) New Jersey, but only with respect to commercial property policies with annual premiums of \$10,000 or less.

b. Under the COMMERCIAL INLAND MARINE COVERAGE PART:

California, Maine, Missouri, Oregon, Wisconsin and US Virgin Islands.

B. The following exclusion is added:

LIMITED EXCLUSION OF CERTIFIED ACTS OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. But this exclusion applies only when one or more of the following are attributed to such act:

- 1. The terrorism is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- 2. Radioactive material is released, and it appears that one purpose of the terrorism was to release such material; or
- 3. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical material; or
- 4. Pathogenic or poisonous biological or chemical material is released, and it appears that one purpose of the terrorism was to release such material.

When this terrorism exclusion applies in accordance with the terms of Paragraph **B.1.** or **B.2.**, the terrorism exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Part.

C. Exception Covering Certain Fire Losses

Under the COMMERCIAL PROPERTY COVERAGE PART, DELUXE PROPERTY COVERAGE PART and COMMERCIAL INLAND MARINE COVERAGE PART, the following exception to the exclusion in Paragraph **B.** applies to direct physical loss or damage to Covered Property located in a "standard fire policy state":

If a "certified act of terrorism" excluded in Paragraph **B.** results in fire, we will pay for the direct physical loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance, Deductible and Valuation applicable to the affected property. Such coverage for fire applies only to direct physical loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

D. Cap on Certified Terrorism Losses

The following limitation applies to coverage for any one or more "certified acts of terrorism" that are not excluded by the terms of the exclusion in Paragraph **B.** and to any loss or damage that is covered and to which the exception in Paragraph **C.** applies:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

E. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS)

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
DELUXE PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART

A. The following definitions are added with respect to the provisions of this endorsement:

1. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

2. "Standard fire policy state" means the following:

a. Under the COMMERCIAL PROPERTY COVERAGE PART and the DELUXE PROPERTY COVERAGE PART:

- (1)** California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin and US Virgin Islands; and
- (2)** New Jersey, but only with respect to commercial property policies with annual premiums of \$10,000 or less.

b. Under the COMMERCIAL INLAND MARINE COVERAGE PART:

California, Maine, Missouri, Oregon, Wisconsin and US Virgin Islands.

B. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the non-applicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

C. Limitation Of Amount Of Coverage For Certified Acts of Terrorism

When coverage applies to loss or damage caused by a "certified act of terrorism", the full Limit of Insurance on the affected property or coverage does not apply to such loss or damage. Instead, the following limitation applies to the loss or damage. The limitation applies even if another Covered Cause of Loss contributes concurrently or in any sequence to the loss or damage, except as otherwise provided in this endorsement.

The Certified Acts Sub-Limit shown in the Schedule in Section **G.** of this endorsement is the most we will pay for the total of all loss or damage (sustained under the coverage to which the Sub-Limit applies) caused by one or more "certified acts of terrorism" in an annual policy period. If losses from a "certified act of terrorism" do not exhaust the Certified Acts Sub-Limit, then the balance of that Sub-Limit is available for losses from a later act(s) that occurs in the same annual policy period. If a "certified act of terrorism" begins during one annual policy period and ends during the

following annual policy period, the only amount of coverage available is the Sub-Limit (or balance of it) applicable to the annual policy period in which such act began.

Amounts payable under a Coverage Extension, Additional Coverage or similar provision in the Coverage Part do not increase the Certified Acts Sub-Limit.

D. Exception: Non-Applicability Of The Certified Acts Sub-Limit To Certain Fire Losses

Under the COMMERCIAL PROPERTY COVERAGE PART, DELUXE PROPERTY COVERAGE PART and COMMERCIAL INLAND MARINE COVERAGE PART, the following exception to the limitation in Paragraph C. applies to direct physical loss or damage to Covered Property located in a "standard fire policy state":

When covered direct physical loss or damage attributable to fire exceeds the amount of the Sub-Limit, we will pay the full amount of the direct physical loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance, Deductible and Valuation applicable to the affected property. In that circumstance, the Limit of Insurance is the most we will pay for the total of all covered direct physical loss or damage by fire and any other effect of the "certified act of terrorism" and any other Covered Cause of Loss that contributes concurrently or in any sequence to the loss or damage.

When covered direct physical loss or damage attributable to fire is less than the Sub-Limit, then the Sub-Limit is the most we will pay for the total of fire and any other covered loss or damage.

This Paragraph D. does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form. Therefore, when a Sub-Limit is shown for those coverages, the Sub-Limit for those coverages is the maximum recoverable regardless of whether fire is an effect of the "certified act of terrorism".

E. Cap On Certified Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

F. Coinsurance

The Coinsurance Condition, if any, does not apply to the coverage addressed in this endorsement.

G. Schedule

Coverage Part	Description of Property or Coverage	Certified Acts Sub-Limit

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the Coverage Part(s) indicated by an "X" below:

	BOILER AND MACHINERY COVERAGE PART
	COMMERCIAL INLAND MARINE COVERAGE PART
	COMMERCIAL PROPERTY COVERAGE PART
	DELUXE PROPERTY COVERAGE PART
	EQUIPMENT BREAKDOWN COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the Program Trigger, (as defined in the Act). In no event, however, will the Federal Government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

Each Coverage Part to which this endorsement applies excludes coverage for Insured Losses* involving nuclear, biological, chemical or radiological terrorist events that would not have otherwise been excluded under the Coverage Part. You have rejected our offer of coverage for Insured Losses under each Coverage Part to which this endorsement applies that is not subject to this additional nuclear, biological, chemical and radiological exclusion. The charge for this limited coverage for Insured Losses under each Coverage Part to which this endorsement applies is included in that Coverage Part premium. The charge that has been included for each Coverage Part to which this endorsement applies is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

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* As required by law, a limited exception applies under the Commercial Property Coverage Part, Deluxe Property Coverage Part and Inland Marine Coverage Part for direct damage loss to covered property located in "standard fire policy states" (as defined below) caused by fire that results from an "act of terrorism". If applicable, the charge for this fire following exposure is

included in your Coverage Part premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act.

“Standard fire policy states” with respect to loss caused by or resulting from an “act of terrorism” under:

a. The Commercial Property Coverage Part and Deluxe Property Coverage Part are:

(1) California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin and US Virgin Islands; and

(2) New Jersey, but only with respect to commercial property policies with annual premiums of \$10,000 or less.

b. The Commercial Inland Marine Coverage Part are:

California, Maine, Missouri, Oregon, Wisconsin and US Virgin Islands.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the following:

**BOILER AND MACHINERY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART**

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 1% of your total Boiler and Machinery or Equipment Breakdown Coverage Part premium.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 1% of your total Commercial Inland Marine Coverage Part premium.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each

Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 7% of your total Commercial Property Coverage Part premium if your primary location is in a Designated City (as listed below).
- 3% of your total Commercial Property Coverage Part premium if your primary location is not in a Designated City (as listed below).

Designated Cities are:

Albuquerque, NM	El Paso, TX	Miami, FL	San Diego, CA
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Antonio, TX
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the following:

DELUXE PROPERTY COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the

amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 7% of your total Deluxe Property Coverage Part premium if your primary location is in a Designated City (as listed below).
- 3% of your total Deluxe Property Coverage Part premium if your primary location is not in a Designated City (as listed below).

Designated Cities are:			
Albuquerque, NM	El Paso, TX	Miami, FL	San Diego, CA
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Antonio, TX
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the

amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 4% of your total Businessowners Coverage Part premium if your primary location is in a Designated City (as listed below).
- 2% of your total Businessowners Coverage Part premium if your primary location is not in a Designated City (as listed below).

Designated Cities are:			
Albuquerque, NM	El Paso, TX	Miami, FL	San Diego, CA
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Antonio, TX
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

<i>SERFF Tracking Number:</i>	<i>TRVD-125581096</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>NIPPONKOA Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
	<i>Ltd.,(U.S.Branch), ...</i>		
<i>Company Tracking Number:</i>	<i>2008-03-0043-F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril - Terrorism</i>		
<i>Project Name/Number:</i>	<i>Commercial Multi Peril - Terrorism/2008-03-0043-F</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVD-125581096 State: Arkansas
First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
Ltd.,(U.S.Branch), ...
Company Tracking Number: 2008-03-0043-F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Commercial Multi Peril - Terrorism
Project Name/Number: Commercial Multi Peril - Terrorism/2008-03-0043-F

Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Bypass Reason: N/A - TRIPRA
Comments:

Review Status:
Approved 04/10/2008

Satisfied -Name: Expedited Transmittal
Comments:
Attachment:
AR Expedited Trasnsmittal - Forms.pdf

Review Status:
Approved 04/10/2008

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

Indicate Type of Filing (select only one)	Department Use only
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>	
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>	

Company Name(s)	Domicile	NAIC #	FEIN #
The Travelers Indemnity Company	CT	3548-25658	06-0566050
The Charter Oak Fire Insurance Company	CT	3548-25615	06-0291290
The Travelers Indemnity Company of Connecticut	CT	3548-25682	06-0336212
The Travelers Indemnity Company of America	CT	3548-25666	58-6020487
The Phoenix Insurance Company	CT	3548-25623	06-0303275
Travelers Property Casualty Company of America	CT	3548-25674	36-2719165
NIPPONKOA Insurance Company, Ltd. (U.S. Branch)	NY	2558-27073	98-0032627

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Margaret M. Salsbury One Tower Square Hartford, CT 06183	(860) 277-6470	(860) 954-0580	MSALSBUR@Travelers.com

Filing information

Line of Insurance (see NAIC matrix)	05.0
Subline (see NAIC matrix)	05.0003
Company Program Title (Marketing title) (if applicable)	Commercial Multi Peril
Filing Type mark all that apply	<input type="checkbox"/> Adopt by Reference <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Rates <input type="checkbox"/> Rules
Effective Date Requested	12/26/07
Filing date	03/27/2008
Company Tracking Number	2008-03-0043-F
Date filing approved in domiciliary state, if applicable	12/26/2007

Adoption of Rating/ Advisory Organization Filing: Modifications must be accompanied by appropriate documentation.

Name of Rating / Advisory Organization	N/A
Forms - Reference Filing Number and descriptive title	N/A
Loss Cost - Reference Filing Number and descriptive title	N/A
Current Loss Cost Multiplier	N/A
Proposed Loss Cost Multiplier	N/A
Rules - Reference Filing Number and descriptive title	N/A

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Exclusion of Certified Acts of Terrorism	IL T3 69 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 69 01 06	2006-11-0104; DOI # AR-PC-06-022498
02	Federal Terrorism Risk Insurance Act Disclosure	IL T3 68 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 68 01 06	2006-11-0104; DOI # AR-PC-06-022498
03	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 74 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 74 01 06	2006-11-0104; DOI # AR-PC-06-022498
04	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 75 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 75 01 06	2006-11-0104; DOI # AR-PC-06-022498
05	Cap On Losses From Certified Acts of Terrorism	IL T3 76 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 76 11 02	2003-03-CM-447
06	Cap on Losses From Certified Acts of Terrorism	IL T3 79 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 79 01 06	2006-11-0104; DOI # AR-PC-06-022498

December 27, 2007

07	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 84 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 84 01 06	2006-11-0104; DOI # AR-PC-06-022498
08	Exclusion Of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses	IL T3 85 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 85 01 06	2006-11-0104; DOI # AR-PC-06-022498
09	Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis)	IL T3 86 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 86 01 06	2006-11-0104; DOI # AR-PC-06-022498
10	Terrorism Risk Insurance Act of 2002 Disclosure	IL T3 95 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IL T3 95 01 06	2006-11-0104; DOI # AR-PC-06-022498
11	Terrorism Risk Insurance Act of 2002 Disclosure	BM T5 94 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	BM T5 94 01 06	2006-11-0104; DOI # AR-PC-06-022498
12	Terrorism Risk Insurance Act of 2002 Disclosure	CM T3 98 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CM T3 98 01 06	2006-11-0104; DOI # AR-PC-06-022498
13	Terrorism Risk Insurance Act of 2002 Disclosure	CP T3 81 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CP T3 81 01 06	2006-11-0104; DOI # AR-PC-06-022498
14	Terrorism Risk Insurance Act of 2002 Disclosure	DX T4 02 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	DX T4 02 01 06	2006-11-0104; DOI # AR-PC-06-022498
15	Terrorism Risk Insurance Act of 2002 Disclosure	MP T3 25 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	MP T3 25 01 06	2006-11-0104; DOI # AR-PC-06-022498
16	Limited Exclusion of Acts of Terrorism (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 70 01 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		2006-11-0104; DOI # AR-PC-06-022498
17	Exclusion of Acts of Biological or Chemical Terrorism; Cap On Losses From Certified Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 71 01 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		2006-11-0104; DOI # AR-PC-06-022498
18	Exclusion of Certified Acts And Other Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 72 01 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		2006-11-0104; DOI # AR-PC-06-022498
19	Exclusion of Certified Acts Of Terrorism And Biological Or Chemical Acts of Terrorism; Coverage For Certain Fire Losses	IL T3 73 01 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		2006-11-0104; DOI # AR-PC-06-022498
20	Exclusion of Certified Acts And Other Acts of Terrorism Involving Nuclear, Biological Or Chemical Terrorism; Cap On Covered Certified Acts Losses	IL T3 87 01 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		2006-11-0104; DOI # AR-PC-06-022498

December 27, 2007

21	Limitation Of Coverage For Certified Acts And Other Acts Of Terrorism (Sub-Limit On Annual Aggregate Basis)	IL T3 88 01 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		2006-11-0104; DOI # AR-PC-06-022498
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The insurer(s) submitting this filing certifies that it:

- Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- Is in compliance with the requirements of the memorandum containing the voluntary expedited filing procedures.

Margaret M. Salsbury

Signature

Margaret M. Salsbury

Print Name:

Senior Regulatory Analyst

Title: